

ETF HBW

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Data updated as of 11/30/2016

Investment Options																	
		Morningstar Overall Rating			Fund Performance				Risk Statistics					Commissions		Fund Rebates	
Ticker	Fund Name	Overall	3 Year	5 Year	YTD	1 Year	3 Year	5 Year	Sharpe Ratio	Standard Deviation	Total Expenses	12b-1 Fees	Finders Fees	Asset Based	Count Based		
Capital Preservation																	
Short Government																	
VGSH	Vanguard Short-Term Government Bond Index Fund ETF Shares	★★★★	★★★★	★★★★	0.75%	0.66%	0.54%	0.51%	0.52	0.80	0.10%	0 bps					
Stable Value																	
	Metlife GAC 25554 CL J				1.70%	2.27%	2.19%	2.30%			0.47%	0 bps					
Income																	
Allocation--30% to 50% Equity																	
	Alpha Bonds Strategy										1.37%	15 bps					
	Q3 Voyage Retirement Conservative				11.41%						0.90%	0 bps					
Corporate Bond																	
VFIDX	Vanguard Intermediate-Term Investment-Grade Fund Admiral Shares	★★★★★	★★★★	★★★★	3.77%	3.23%	3.57%	4.20%	1.01	3.39	0.10%	0 bps					
VCLT	Vanguard Long-Term Corporate Bond Index Fund ETF Shares	★★★★★	★★★★★	★★★★★	8.95%	7.30%	6.66%	5.95%	0.79	8.48	0.10%	0 bps					
Inflation-Protected Bond																	
IPE	SPDR Bloomberg Barclays TIPS ETF	★★★★★	★★★★★	★★★★★	4.84%	3.95%	1.84%	0.80%	0.40	4.49	0.15%	0 bps					
Intermediate Government																	
DFIGX	DFA Intermediate Government Fixed Income Portfolio Institutional Class	★★★★★	★★★★★	★★★★★	1.26%	0.95%	2.34%	1.87%	0.57	3.98	0.12%	0 bps					
Multisector Bond																	
LBNYX	Lord Abbett Bond Debenture Fund Class I	★★★★★	★★★★★	★★★★★	11.16%	8.95%	4.87%	7.49%	0.92	5.16	0.62%	0 bps					
Short-Term Bond																	
VCSH	Vanguard Short-Term Corporate Bond Index Fund ETF Shares	★★★★★	★★★★	★★★★★	2.47%	2.07%	1.79%	2.70%	1.06	1.56	0.10%	0 bps					
Balanced																	
Allocation--50% to 70% Equity																	
	Alpha / The Formula				14.86%	12.91%	8.31%	10.04%	0.71	12.06	0.54%	0 bps					
	Alpha Mid-Cap Power Index Managed Account										1.95%	25 bps					
RLBGX	American Funds American Balanced Fund Class R-6	★★★★★	★★★★★	★★★★★	7.67%	6.55%	6.82%	11.09%	0.95	7.07	0.29%	0 bps					



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Balanced															
Q3 Voyage Retirement Moderate					16.19%							0.94%	0 bps		
Growth															
Large Blend															
RSP	Guggenheim S&P 500 Equal Weight ETF	★★★★	★★★★	★★★★★	13.12%	10.47%	8.94%	14.83%	0.80	11.39	0.40%	0 bps			
Large Value															
DFLVX	DFA U.S. Large Cap Value Portfolio Institutional Class	★★★★	★★★	★★★★★	16.01%	12.37%	8.14%	16.29%	0.68	12.41	0.27%	0 bps			
DIA	SPDR Dow Jones Industrial Average ETF	★★★★	★★★★	★★★	12.43%	10.72%	8.46%	12.33%	0.77	11.26	0.17%	0 bps			
Aggressive															
Allocation--70% to 85% Equity															
Q3 Voyage Retirement Growth					17.32%							0.96%	0 bps		
Diversified Emerging Mkts															
DFEMX	DFA Emerging Markets Portfolio Institutional Class	★★★★	★★★	★★★	12.09%	9.00%	-2.82%	0.77%	-0.11	15.80	0.57%	0 bps			
Foreign Large Blend															
FGRSX	Federated International Leaders Fund Class R6 Shares	★★	★★	★★★★	-6.03%	-8.90%	-3.44%	7.37%	-0.20	13.79	0.94%	0 bps			
Foreign Large Value															
DFIEX	DFA International Core Equity Portfolio Institutional Class	★★★★	★★★★	★★★★	2.60%	0.82%	-0.58%	6.57%	0.00	12.12	0.38%	0 bps			
Foreign Small/Mid Blend															
DFISX	DFA International Small Company Portfolio Institutional Class	★★★★	★★★★	★★★	3.28%	3.42%	1.73%	8.55%	0.19	12.01	0.54%	0 bps			
Health															
PJP	PowerShares Dynamic Pharmaceuticals Portfolio	★★★★	★★	★★★	-19.50%	-19.15%	5.27%	18.10%	0.36	18.47	0.57%	0 bps			
Large Growth															
IUSG	iShares Core Russell U.S. Growth ETF	★★★★	★★★★	★★★★	6.06%	4.24%	8.75%	13.94%	0.77	11.55	0.07%	0 bps			
QQQ	PowerShares QQQ	★★★★★	★★★★★	★★★★★	5.83%	4.26%	12.46%	17.19%	0.91	13.82	0.20%	0 bps			
Mid-Cap Blend															
EZM	WisdomTree MidCap Earnings Fund	★★★★	★★★	★★★★	17.11%	11.43%	7.49%	15.06%	0.60	13.35	0.38%	0 bps			
Mid-Cap Growth															
IJK	iShares S&P Mid-Cap 400 Growth ETF	★★★★	★★★★	★★★★	11.88%	8.09%	8.10%	13.29%	0.70	12.01	0.25%	0 bps			



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Aggressive															
Mid-Cap Value															
DON	WisdomTree MidCap Dividend Fund	★★★★★	★★★★★	★★★★★	18.54%	15.97%	11.53%	16.09%	1.05	10.85	0.38%	0 bps			
Real Estate															
VNQ	Vanguard REIT Index Fund ETF Shares	★★★	★★★	★★★★	3.67%	5.55%	11.51%	11.77%	0.79	15.03	0.12%	0 bps			
Small Blend															
DFSTX	DFA U.S. Small Cap Portfolio Institutional Class	★★★★	★★★★	★★★★	20.02%	13.57%	7.34%	15.46%	0.54	15.01	0.37%	0 bps			
Small Growth															
SLYG	SPDR S&P 600 Small Cap Growth ETF	★★★★★	★★★★★	★★★★★	17.99%	12.84%	8.42%	15.56%	0.61	14.91	0.15%	0 bps			
Small Value															
JKL	iShares Morningstar Small-Cap Value ETF	★★★★	★★★★	★★★★	25.17%	18.45%	8.85%	15.31%	0.62	15.19	0.30%	0 bps			
Target Date															
Target Date 2011-2015															
VTXVX	Vanguard Target Retirement 2015 Fund Investor Shares	★★★★★	★★★★★	★★★★	5.06%	3.83%	3.97%	7.07%	0.72	5.48	0.14%	0 bps			
Target Date 2016-2020															
VTWNX	Vanguard Target Retirement 2020 Fund Investor Shares	★★★★★	★★★★★	★★★★	5.64%	4.18%	4.35%	7.95%	0.67	6.53	0.14%	0 bps			
Target Date 2021-2025															
VTTVX	Vanguard Target Retirement 2025 Fund Investor Shares	★★★★	★★★★★	★★★★	6.02%	4.42%	4.52%	8.60%	0.62	7.33	0.15%	0 bps			
Target Date 2026-2030															
VTHRX	Vanguard Target Retirement 2030 Fund Investor Shares	★★★★★	★★★★★	★★★★	6.28%	4.57%	4.61%	9.20%	0.58	8.11	0.15%	0 bps			
Target Date 2031-2035															
VTTHX	Vanguard Target Retirement 2035 Fund Investor Shares	★★★★	★★★★	★★★★	6.53%	4.72%	4.70%	9.79%	0.54	8.96	0.15%	0 bps			
Target Date 2036-2040															
VFORX	Vanguard Target Retirement 2040 Fund Investor Shares	★★★★	★★★★	★★★★	6.85%	4.88%	4.73%	10.10%	0.51	9.73	0.16%	0 bps			
Target Date 2041-2045															
VTIVX	Vanguard Target Retirement 2045 Fund Investor Shares	★★★★	★★★★	★★★★	6.97%	4.95%	4.78%	10.14%	0.51	9.79	0.16%	0 bps			



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Target Date																	
Target Date 2046-2050																	
VFIFX	Vanguard Target Retirement 2050 Fund Investor Shares	★★★★★	★★★★	★★★★	6.95%	4.98%	4.76%	10.12%	0.51	9.78	0.16%	0 bps					
Target Date 2050+																	
VFFVX	Vanguard Target Retirement 2055 Fund Investor Shares	★★★★	★★★★	★★★★	6.94%	4.94%	4.72%	10.10%	0.51	9.77	0.16%	0 bps					

Report Criteria	
Universe Criteria	Additional Criteria
(Security ID Is One Of (MDL1186, , MDL215, , , MDL216, MDL2431, MDL2432, MDL2433, , , , 024071813, 92202E300, 92202E80...))	

Glossary

Morningstar Category

Morningstar assigns categories to all types of portfolios, such as mutual funds, variable annuities, and separate accounts. Portfolios are placed in a given category based on their average holdings statistics over the past three years. Morningstar's editorial team also reviews and approves of all category assignments. If the portfolio is new and has no history, Morningstar estimates where it will fall before giving it a more permanent category assignment. When necessary, Morningstar may change a category assignment based on recent changes to the portfolio. In the United States, Morningstar supports 68 categories, which map into five broad asset classes (Domestic Equity, Balanced, International Equity, Municipal Bond, and Taxable Bond), plus two money market categories.

Morningstar Rating

For each fund with at least a three-year history, Morningstar calculates a Morningstar Rating[®] based on a Morningstar Risk-Adjusted Return measure that accounts for variation in a fund's monthly performance (including the effects of sales charges, loads, and redemption fees), placing more emphasis on downward variations and rewarding consistent performance. The top 10% of funds in each category receive 5 stars, the next 22.5% receive 4 stars, the next 35% receive 3 stars, the next 22.5% receive 2 stars and the bottom 10% receive 1 star. (Each share class is counted as a fraction of one fund within this scale and rated separately, which may cause slight variations in the distribution percentages.) The Overall Morningstar Rating for a fund is derived from a weighted average of the performance figures associated with its three-, five- and ten-year (if applicable) Morningstar Rating metrics. Funds are rated against the following numbers of U.S.-domiciled [insert name of category] funds over the following time number of stars for 3-year rating] stars, [insert number of stars for 5-year rating] stars and [insert number of stars for 10-year rating] stars for the three-, five- and ten-year periods, respectively. Past performance is no guarantee of future results. Morningstar Rating is for this share class only; other classes may have different performance characteristics.

periods: [insert number of funds in category during prior 3-year period] funds in the last three years, [insert number of funds in category during the prior 5-year period] funds in the last five years, and [insert number of funds in category during the prior 10-year period] funds in the last ten years. With respect to these [insert name of category] funds, [insert name of fund] received a Morningstar Rating of [insert

Fund Performance

Fund Performance is based on total return with dividends reinvested and does not take into account or reflect sales charge. The 3 Year and 5 Year returns are annualized to simplify comparison with the 1 Year return.

Sharpe Ratio

A risk-adjusted ratio developed by William F. Sharpe that is calculated by subtracting the risk free rate from the rate of return for a portfolio and dividing it by the standard deviation of the portfolio's returns.

Standard Deviation

A measure of total risk, combining both market risk and selection risk. Must indicate how much chance exists for deviation from expected results. Standard deviation is a useful measure of this total risk. It defines, within a specific range, what the investment return will tend to be in any period by gauging the range of possibilities. As used by professional statisticians, one standard deviation above and below the mean or expected value estimates the range within which the return will fall two-thirds of the time. Therefore, standard deviation can be a comforting statistic to know, since it establishes the size of the range within which our experience will fall with 68% confidence. A range of plus or minus two standard deviations will give us 95% confidence.

Total Expenses

The operating expenses of a mutual fund, expressed as a percentage of its average net assets. Funds with lower expense ratios are able to distribute a higher percentage of their total returns to their shareholders. The expense ratio does not include brokerage costs for trading the portfolio. The total expenses shown are based on those last reported by the fund.

Finders Fees

Indicates if the fund company pays a finder's fee to the broker of record for commissionable NAV registrations. Reported as either Yes, No, or N/A. For funds reporting no value, there was not information available to determine if finders fees are paid.

12b-1 Fees

This charge is deducted from the mutual fund's total assets to cover the cost of distribution and marketing. The value reported is the actual annual percentage of total assets attributed to this expense at the end of the fund's most recent fiscal year.

Fund Rebates - Asset Based

The minimum amount of asset based sub transfer agency fees (Sub-TA's) and shareholder servicing fees (SSF's) available for qualified accounts. Sub-TA's and SSF's are fees paid by the mutual funds directly to a trading platform, record-keeper, or administrator for servicing the individual participant accounts. Reported as annual basis points, i.e. 25 bps = 0.25%.

Fund Rebates - Count Based

The minimum amount of participant count based sub transfer agency fees (Sub-TA's) and shareholder servicing fees (SSF's) available for qualified accounts. Reported as dollars per participant per year.

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